

***Wisconsin
Division of Community Development***

Department of Commerce



**A GUIDE IDENTIFYING
PUBLIC SOURCES
OF
HOUSING FINANCIAL AND INFORMATIONAL ASSISTANCE
FOR
LOW- AND MODERATE-INCOME INDIVIDUALS**

September 2003

PUBLIC SOURCES OF HOUSING FINANCIAL AND INFORMATIONAL ASSISTANCE FOR INDIVIDUALS WITH LOW AND MODERATE INCOME LEVELS

This guide provides a listing of various housing resources available for Wisconsin low- and moderate-income households. The publicly funded programs described are for home purchases, owner-occupied rehabilitation and improvements, and residential rental services. In addition, contacts for programs and resources for qualifying people with mental and physical disabilities are listed.

Requirements for programs and resources are subject to change, affecting availability. Please be aware that administering agencies have separate eligibility restrictions for programs that may vary greatly by county. The upper income eligibility limits for many federal and state programs is 80% of the county median income adjusted for family size.

This guide is organized by the following areas:

- **Owner-Occupied Purchase:** public resources available to assist in the purchase of an owner-occupied dwelling.
- **Owner-Occupied Improvement/Accessibility:** public resources available to enable low- and moderate-income homeowners to undertake rehabilitation, energy conservation and accessibility improvements.
- **Lead Based Paint Hazard Programs and Information:** public resources available for lead based paint hazard control in residences occupied by low- and moderate-income households.
- **Rental:** public resources available for providing financial and informational assistance for low- and moderate-income tenants.
- **Other Assistance:** listing of other organizations and programs that may be helpful in providing housing information to low- and moderate-income individuals or persons with disabilities.

This Guide was prepared by:

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OWNER-OCCUPIED HOUSING PURCHASE PROGRAMS

1) Community Development Block Grant (CDBG) Program – Division of Community Development (DCD) and Housing and Urban Development, U.S. Dept. of (HUD)

- Provides funds through local units of government for low- and moderate-income home purchase projects.

Contact: Marie Kielley, (608) 267-2726, mkielly@commerce.state.wi.us, DCD, P.O. Box 7970, Madison, WI 53707-7970, for the list of Small Cities CDBG and Revolving Loan Fund programs; for more detailed information contact Caryn Stone, (608) 267-3682; for communities under the HUD CDBG Entitlement Program, see page 21.

2) Habitat for Humanity

- Its goal is to eliminate inadequate and poverty housing throughout the world.
- Local affiliates, including dozens in Wisconsin, are responsible for raising funds, recruiting volunteers and identifying project sites and constructing owner-occupied housing for the benefit of participating low-income families.

Contact: Midwest Regional Office, 1920 S Laflin, Chicago IL 60608, 1-800-643-7845, www.habitat.org; the national office can be reached at 1-800-HABITAT for information or a list of Wisconsin affiliates.

3) Housing Cost Reduction Initiative (HCRI) and HOME/Homebuyer Program – Community Development (DCD)

- Provides funds to local governments and housing organizations to cover down payment assistance, closing costs, and other soft costs involved in the purchase of a home by low-income households.
- HOME funds can be utilized for new construction, acquisition and rehabilitation of home to be purchased.
- Reduces home ownership costs for low-income households.

Contact: Betty Kalscheur, (608) 267-6904, bkalscheur@commerce.state.wi.us, DCD, P.O. Box 7970, Madison, WI 53707-7970, for information.

4) Housing Loans – Rural Development, Agriculture, U.S. Dept. of

- Offers subsidized direct loans and nonsubsidized guaranteed loan funds for the purchase and construction of homes by households in qualified rural areas of the state (communities of 20,000 or less). Special programs for Native Americans.

Contact: Rural Development, WI State Housing Office, 4949 Kirschling Court, Stevens Point, WI 54481, (715) 345-7615, FAX (715) 345-7669, or a local Rural Development office; <http://www.rurdev.usda.gov/wi/index.html>

5) Home Purchase Programs – Veterans Affairs, WI Dept. of

- Provides 30-year mortgage loan funds for construction or purchase of a home at a below market interest rate with a minimal down payment.
- A Personal Loan Program allows for the purchase of a manufactured home.
- Applicants must meet income limits and other veteran eligibility qualifications.

Contact: Local County Veterans Service Office or the Wisconsin Department of Veterans Affairs, 30 West Mifflin Street, P.O. Box 7843, Madison, WI 53707-7843, (608) 266-1311, (800) 947-8387, FAX (608) 267-0403, <http://dva.state.wi.us/>;
For information on federal veteran's home loans, (800) 827-1000, <http://www.homeloans.va.gov>

6) HOME Loans – Housing and Economic Development Authority, WI (WHEDA)

- Utilizes various participating lenders to originate permanent fixed rate loans (funded by the sale of bonds) that provide below market mortgage financing for low- and moderate- income purchasers who have not had an ownership interest in a principal residence for the prior three-year period.
- Provides Home Plus Loans of up to \$10,000 for qualifying borrowers needing downpayment and closing cost assistance.
- If property being purchased is located within a HUD designated area of chronic economic distress (target area) or if the residence will be the subject of major rehabilitation, the three-year requirement will be waived.

Questions Regarding

Underwriting, Loan Status, Funding
Rate Line

Telephone Number

800-334-6873
800-862-1043

Contact: WHEDA, 201 W. Washington Ave., P.O. Box 1728, Madison, WI 53701-1728, FAX (608) 267-1099; or WHEDA Milwaukee, 101 W. Pleasant St., Ste. 100, Milwaukee, WI 53212, FAX (414) 227-4704, 1-800-628-4833, www.wheda.com

7) Home Purchase Programs

Certain non-profit organizations may have funds available to assist low- and moderate-income homebuyers with a portion of the upfront costs of purchasing a home. The two organizations listed below have statewide downpayment/closing cost assistance programs:

1) Movin' Out, Inc.

- One member of the household has a permanent disability.

Contact: Diane Schobert, 600 Williamson Street, Madison, WI 53703, 1-877-861-6746 or (608) 251-4446, Fax (608) 251-1403.

2) Tomorrow's Home Foundation

- provides downpayment assistance to qualifying families that have a family member with a disability and that are purchasing a factory-built home. Because the increased cost of home modifications can make owning a home difficult, the Tomorrow's Home Foundation has a "Universal Access Grant" available that can provide up to \$2,500 for a downpayment.

Contact: Amy Bliss, amy@wmha.org, 202 State Street, Suite 200, Madison, WI 53703, (608) 255-3131, Fax (608) 255-5595.

3) The Wisconsin Partnership for Housing Development, Inc.,

- Downpayment Plus Program with downpayment/closing cost grants up to \$3,500

Contact: Lisa Kratz, 121 South Pinckney Street, Suite 200, Madison, WI 53703, (608) 258-5560 ext. 27, Fax (608) 258-5565, www.wphd.org/

8) HUD Federal Housing Administration (FHA) - insured home-purchase mortgages

- FHA is a major source of mortgage financing for first-time buyers as well as for minority and lower-income buyers. HUD supports the overall homeownership rate through FHA endorsements for first-time homebuyers.
- FHA mortgage insurance allows a homebuyer to make a modest downpayment and obtain a mortgage for the balance of the purchase price.
- The mortgage loan is made by a FHA-approved lender. FHA (HUD) insures the loan and pays the lender if the borrower defaults on the mortgage. Because the lender is protected by this insurance, it can offer more liberal mortgage terms than the prospective homeowner might otherwise obtain.
- HUD does not make direct loans to help people build or buy homes. A special forbearance initiative is available for certain borrowers who are behind in mortgage payments. Contact: <http://www.hud.gov/local/mil/> or <http://www.hud.gov/>

9) Local Governments/Housing Authorities

- Some housing authorities utilize Section 8 housing vouchers for homeownership purposes.
- Local governments or housing authorities (approximately 170 housing authorities operate throughout the state) are authorized to float mortgage revenue bonds for financing local housing projects serving low-income households.
- Local governments can provide support to affordable housing through activities such as donation or below cost transfers of tax delinquent property, property tax reduction for qualifying lots, site clearing and infrastructure improvements.
- Local governments can access state trust fund loans for various public works and improvements that could benefit affordable housing projects through the Board of Commissioners of Public Lands, State Trust Fund, (608) 266-0034.

Contact: local government or local housing authority offices.

10) SELF HELP HOUSING

- In certain areas of the state there are housing organizations able to provide funding and technical/supervisory assistance to help low-income families build their own homes.

Contact: Angela Ramirez, (608) 267-6905, aramirez@commerce.state.wi.us, DCD, P.O. BOX 7970 Madison, WI 53707-7970, for a list of organizations and other information.

OWNER-OCCUPIED IMPROVEMENT/ACCESSIBILITY PROGRAMS

1) Community Development Block Grant (CDBG) Program – Community Development, WI Division of (DCD) and HUD, U.S. Dept. of

- Provides funds through local units of government for rehabilitation and handicapped accessibility projects for residences owned and occupied by low- and moderate-income households.
- Governmental entities compete for funds in the state's small cities program. Many communities manage revolving loan funds.
- Metropolitan communities receive annual entitlement funding from HUD.

Contact: Marie Kielley, (608) 267-2726, mkielly@commerce.state.wi.us, DCD, P.O. Box 7970, Madison, WI 53707-7970, for a list of Small City or revolving loan CDBG programs; for more detailed information contact Caryn Stone, (608) 267-3682. For the areas under the HUD CDBG Entitlement Program see page 21.

2) Home Improvement Loan Program (HILP), Personal Loan Program and Rehabilitation Loan Program – Veterans Affairs, WI Dept. of

- Provides loans to qualified Wisconsin veterans for rehabilitation and improvements to owner-occupied housing.
- Applicants must meet income limits and other veteran eligibility qualifications.

Contact: A County Veterans Service Office, or Wisconsin Dept. of Veterans Affairs, 30 West Mifflin Street, P.O. Box 7843, Madison, WI 53707-7843, (608) 266-1311, (800) 947-8387, FAX (608) 267-0403, <http://dva.state.wi.us/>

3) Home Improvement Adaptation for Sight Impaired – Council of the Blind

- Technical information to legally blind applicants.
- Limited funds available for single-family, owner-occupied units for rehabilitation activities.

Contact: Wisconsin Council of the Blind, 754 Williamson St., Madison, WI 53703, (608) 255-1166.

4) Home Repair – Rural Development, Department of Agriculture

- Provides low-interest mortgage loans for single family, owner-occupied residential home repair in rural areas.
- Some grants are available for very low-income elderly households.
- Provides funding through the 504 and the Housing Preservation Grant programs.

Contact: A local Rural Development office or Rural Development WI State Office, 4949 Kirschling Court, Stevens Point, WI 54481, (715) 345-7615, www.rurdev.usda.gov

5) Homeowner Accessibility and Rehabilitation Program

- Provides federal HOME Program funds to participating agencies to make repairs and improvements needed to bring dwellings, owned and occupied by low-income households, up to appropriate housing quality standards and provide accessibility modifications.

Contact: Larry Hasterok (608) 266-9185, lhasterok@commerce.state.wi.us, DCD, PO BOX 7970, Madison, WI 53707-7970, for a list of funded agencies and more detailed information. See also Weatherization operators on page 20 and Independent Living Centers on page 22. See also Home program entitlement areas on page 21.

6) Housing Improvement Loan Program (HILP) – Housing and Economic Development Authority, WI (WHEDA)

- Provides mortgage loan funds for rehabilitation and improvements for one- to four-unit owner-occupied dwellings that are at least 10 years old.
- For low- to moderate-income owners. Loans range from \$1,000 to \$17,500 with a maximum term of 15 years.

Contact: Wisconsin Housing and Economic Development Authority, P.O. Box 1728, Madison, WI 53701-1728, (800) 334-6873, www.wheda.com

7) Income Tax Deductions – Internal Revenue Service (IRS)

- Provides itemized deductions for certain accessibility modifications undertaken by homeowners with disabilities.

Contact: IRS Telephone Tax Assistance, (800) 829-1040
Publications Ordering, (800) 829-3676
Hearing Impaired, (800) 829-4059
www.irs.gov

8) Historic Homeowners Income Tax Credit -- Historical Society, State of WI

The Wisconsin 25% investment tax credit is available to owner-occupants of non-income-producing historic residences.

- Property must be listed in, or eligible for, the State or National Register, or be determined to contribute to a State or National Register historic district.
- The minimum amount of money that must be spent on eligible activities is \$10,000. Eligible rehabilitation work requires advance approval.
- The maximum tax credit that may be claimed is \$10,000, or \$5,000 for married persons filing separately.
- Eligible activities are limited to exterior work and rehabilitation of structural, electrical, mechanical, and plumbing systems. The costs of architectural fees and preparation of a State or National Register nomination are also eligible expenses. Site work, such as landscaping, interior remodeling and decoration, does not qualify.

Contact: The Division of Historic Preservation, Wisconsin Historical Society, 816 State Street, Madison, WI 53706, (608) 264-6500,

<http://www.wisconsinhistory.org/histbuild/funding.html>

9) Weatherization and Energy Conservation Programs - Energy, WI Division of (DOA/DOE)

- Provides funding through local weatherization operators for units occupied by low-income persons (at or below 150% of poverty, receiving TANF or SSI).
- Finances weatherization and energy conservation improvements through federal funding and energy public benefit programs.

Contact: A local weatherization operator (see page 20) or the Department of Administration, Residential Efficiency Bureau, (608) 267-3681,

<http://www.doa.state.wi.us/>

Targeted Home Performance with ENERGY STAR

- Assists consumers in incorporating energy efficiency improvements to their home.
- Beneficiaries must meet the required income qualifications that are 150% to 200% of the federal poverty guidelines. 85-90% of grants available for installed measures.
- Focus on Energy provides information and resources to help save on energy bills.

Contact: Focus on Energy, 211 S. Paterson, 3rd Floor, Madison, WI 53703, 800-762-7077, or <http://www.focusonenergy.com/> for an application or income eligibility guidelines.

10) Reverse Annuity Mortgage Programs

- Offers loans by some private lenders to elderly homeowners for which payment is not required until the home is sold.
- Secured by the equity of the home and is usually insured by the Federal Housing Administration (FHA).
- Elderly homeowners can use loan proceeds to pay for critical home repairs, support services, etc.

Contact:

- Coalition of Wisconsin Aging Groups, 2850 Dairy Dr, Suite 100, Madison, WI 53718, (608) 224-0606, FAX (608) 224-0607.
- American Association of Retired Persons (AARP), 601 E St., N.W., Washington, D.C. 20049, (800) 424-3410, <http://www.aarp.org/revmort>
- National Center for Home Equity Conversion, <http://www.reverse.org/>
- Housing & Urban Development, U.S. Dept. of (HUD), <http://www.hud.gov/buying/rvrsmort.cfm>

11) WELL Compensation Program – Natural Resources, WI Dept. of (DNR)

- Provides grant funds for residents who have a contaminated private water supply and wish to replace a well, install a treatment device or connect to a public water system.
- May cover a portion of the cost necessary to restore potable water (this does not include nitrate or bacterial contamination).

Contact: Barbara Ingram, Department of Natural Resources, 101 South Webster Street, P.O. Box 7921, Madison, WI 53707-7921, (608) 267-7152, www.dnr.state.wi.us, for the regional DNR Water Supply Specialist in your area.

12) Wisconsin Fund – Commerce, WI Dept. of

- Provides partial funding for rehabilitating or replacing failing private sewage systems for principal residences or small businesses located in participating counties.

Contact: Jean Joyce, Department of Commerce, 201 W. Washington Ave., P.O. Box 2538, Madison, WI 53701-2538, (608) 267-7113, www.commerce.state.wi.us or a local county zoning or health office.

LEAD BASED PAINT HAZARD PROGRAMS AND INFORMATION

1) Previously Mentioned Programs

Many of the programs identified previously can be utilized to help finance lead paint hazard reduction activities in residences occupied by low- and moderate-income households.

2) HUD Lead Hazard Reduction Program

The WI Division of Energy and WI Department of Health and Family Services, Division of Health, and the City of Milwaukee have funded efforts to reduce the lead paint hazard exposure of children of low- and moderate-income families. It has been shown that continued exposure to lead might result in severe health problems in children, including learning disabilities and behavior problems. Assistance can be provided to low- and moderate-income homeowners who have children under age six and who occupy houses with lead based paint hazards. Residential property owners whose buildings contain lead

based paint and are occupied by low- and moderate-income tenants with children under age 6 may also be eligible for assistance. All housing that is pre-1978 presents the most risk.

Key Elements of the Program Include:

- Owner-occupied houses must be occupied by families at or below 80% of the county median income (CMI) to be eligible. At least 50% of rental properties must be occupied by, or made available to be occupied by, tenants with children < age 6 whose incomes do not exceed 50% of CMI. The balance of units must be occupied by, or made available to, tenants < 80% CMI with children < age 6.
- Children under age 6 living in the unit must have a blood test within 6 months prior to construction activities in order for the family to receive assistance. Priority will be given to households occupied by children that have high levels of lead in their blood.
- Hazard reduction activities will be determined by State certified risk assessors. State of Wisconsin certified workers and contractors will perform the work.
- All units receiving assistance must pass federal clearance levels for lead in dust at the completion of the project.

Contacts: In the City of Milwaukee, Johnston Community Health Center, Lead Program, 1230 W. Grant Street, Milwaukee, WI 53215, (414) 286-5987.

In other state areas, information and applications may be requested from the nearest public health office, the local weatherization program operator (see page 20) or Tony Link at the Department of Administration/Division of Energy, P.O. Box 8944, Madison, WI 53708-8944, (608) 261-8149, tony.link@doa.state.wi.us

3) Other Lead Based Paint Hazard Information

- For general advice on lead based paint issues or availability of lead hazard control devices contact: local county health departments or Department of Health and Family Services, Division of Health, (608) 266-5817, <http://www.dhfs.state.wi.us>
- For information on certified risk assessors, consultants, inspectors and abatement contractors, contact the Division of Health's Asbestos and Lead Unit at (608) 261-6876.
- For a listing of certified laboratories for testing paint for the presence of lead and copies of the "Protect Your Family From Lead in Your Home" pamphlet and other information contact National Lead Information Center, (800) 424-5323, HUD office of Healthy Homes and Lead Hazard Control, <http://www.hud.gov/offices/lead>; or the National Center for Healthy Housing, 10227 Wincopin Cr., Ste. 205, Columbia, MD 21044-3400, (410) 992-0712, www.centerforhealthyhousing.org

RENTAL

1) Housing Cost Reduction Initiative (HCRI) – Community Development (DCD)

- Provides funds to local non-profit or governmental sponsors to pay for short-term rental assistance and security deposits for low-income tenants.

Contact: Betty Kalscheur, (608) 267-6904, bkalscheur@commerce.state.wi.us, DCD P.O. Box 7970, Madison, WI 53707-7970, for information.

2) Section 8 Certificates/Vouchers – Housing and Urban Development, U.S. Dept. of (HUD)

- Provides tenant-based rental assistance to low-income persons.
- Funds are administered by local housing authorities and WHEDA.

Contact: A local housing agency; or HUD, Milwaukee, (414) 297-3214, Ext. 8200, www.hud.gov; or WHEDA, (800) 334-6873, www.wheda.com

3) Currently Available Units From the Statewide Inventory of Assisted Housing

For further information on the availability of affordable rental units, contact:

- Wisconsin Housing & Economic Development Authority (800) 334-6873
www.wheda.com
- Rural Development (formerly Farmers Home Administration) (715) 345-7615
www.rurdev.usda.gov/wi/index/html
- Housing and Urban Development (HUD) (414) 297-3214
www.hud.gov

4) Apartment Unit Listings on the Internet

- www.startrenting.com
- www.rentinwisconsin.com

OTHER ASSISTANCE

Budget and Credit Management

The University of Wisconsin-Extension has offices in counties across the state. Many of these offer money management counseling through a variety of programs. To find out what is available in your area contact your local extension office, look in the county government listings in your phone book or visit the UW-Extension web site, www1.uwex.edu/ces/cty

Condominium Regulation

The requirements relating to condominiums may be found in Ch. 703, Wis. Stats. No state agency administers that chapter. Violations of law can be enforced by the Attorney General, district attorneys or through civil court actions.

Counseling and Information

- A number of housing organizations provide assistance regarding problems associated with default, foreclosure, eviction, refinancing or other existing homeowner or rental crisis situations.

Contact: Appropriate counseling agency identified on pages 18-19.

Construction and Renovation

- Wisconsin's revised uniform dwelling code is available online at www.commerce.state.wi.us. Click on "Safety and Buildings," then click on "Codes." Select "Comm 20-25 Uniform Dwelling." Copies may be ordered from DOA Document Sales, 1-800-DOC-SALE with a Visa or MC.
- Rental Weatherization Code information: (608) 267-2240.
- Matches consumers with local contractors and designers: www.improvenet.com
- Site of the National Association of the Remodeling Industry: www.nari.org
- Articles on ideas for renovating homes: www.remodeling.hw.net
- Advice about how to renovate and repair at home: www.doityourself.com
- A search engine to help find building products and services: www.build.com

Elderly and Disabled Housing and Long-term Care

- Information for elderly and disabled residents long-term care facilities, contact: Board on Aging and Long-Term Care, (800) 242-1060.
- Independent Living Centers (see page 22) can provide advice on housing accessibility improvements and modifications.
- Elder Care Locator: A service of the National Association of Agencies on Aging, it identifies community resources available to older adults throughout the U.S., (800) 677-1116.
- Local county aging units or local human service agency: <http://www.dhfs.state.wi.us>
- Information on issues relating to residential care apartment complexes including consumers guide, administrative rule and a current list of facilities, contact: Department of Health and Family Services, Bureau of Quality Assurance, (608) 264-9888: <http://www.dhfs.state.wi.us>
- Information on the development and operation of affordable apartment-style assisted living is available at <http://www.wiaffordableassistedliving.org/>. Topics include market regulation, design, financing, operations and sources of funding for resident care. It also includes links to a number of other useful sites.

Energy Assistance Program, Wisconsin's Home (WHEAP)

- Heating and crisis heating assistance is provided to low-income households through county departments of social/human services, Indian Tribal Agencies and community agencies.

Contact: Your county/local agency or the Energy Services Office at, (608) 267-3680, DOA, P.O. Box 7868, Madison, WI 53707-7868, www.heat.state.wi.us

Energy Efficiency Purchasing & Products

- Information on buying energy-efficient products such as fluorescent light bulbs, heating and cooling systems, windows, roof products etc. (888) STAR-YES (888-782-7937). U.S. EPA Program contact: (202) 564-3531, Fax (202) 565-2077; lewis.kate@epa.gov; <http://www.epa.gov/nrgystar/purchasing>
- U.S. DOE Program contact: (202) 586-0426, Fax (202) 586-1233; marsha.penhaker@ee.doe.gov; <http://www.energystar.gov/>
- Nonprofit resources: <http://www.affordablecomfort.org/home1.html> *click on Relevant web links.*
- Government sites: www.eren.doe.gov

Fair Housing

For information on Fair Housing issues contact one of the agencies below or visit the HUD website www.hud.gov:

Fair Housing Center of Greater Madison	(608) 257-0853
Fair Housing Council Statewide Complaint Intake No.	(877) 647-3247
Metropolitan Milwaukee Fair Housing Council.....	(414) 278-1240
Northeast Wisconsin Fair Housing Council.....	(800) 924-6772
HUD Milwaukee Program Operations	(414) 297-3214
HUD Washington DC Housing discrimination Hotline.....	(800) 669-9777
TTY	(800) 927-9275
HUD Washington DC Fraud Hotline	(800) 347-3735
HUD Washington DC Fair Housing Publications	(800) 767-7468
WI Dept. of Workforce Development, Division of Equal Rights	(608) 266-6860
TTY	(608) 264-8752

For information on legal issues contact:

Legal Action of Wisconsin	(800) 362-3904
Milwaukee Bar Association.....	(414) 274-6760

Homeless Programs -- Community Development, WI Division of (DCD)

- Administers federal and state programs that provide shelter and services for homeless individuals and families.
- Funded under the HUD Homeless Assistance Act, HUD Continuum of Care, State Shelter Subsidy Grants, and State Transitional Housing Programs.
- Awarded at various times during the year to nonprofits and local governments.
- An inventory of homeless services provided in Wisconsin counties is available.

Contact: Patti Glassburn, (608) 266-8273, pglassburn@commerce.state.wi.us, DCD, P.O. Box 7970, Madison, WI 53707-7970, for information, a list of current grantees or the directory of housing services for persons who are homeless.

Indoor Air Quality (IAQ)

- Pesticides: National Pesticides Information Service, (800) 858-PEST
- Tobacco Products: Office on Smoking and Health, Centers for Disease Control & Prevention, 4770 Buford Hwy., N.E. (K-50), Atlanta, GA 30341-3724, (404) 488-5701
- Radon: National Radon Hotline, (800) SOS-RADON; In Wisconsin, (888) 569-7236 (LOW RADON) or (608) 267-4796
- Asbestos: DHFS Asbestos & Lead Section, (608) 261-6876
- Moisture, Mold & Mildew, Carbon Monoxide and Ozone Generators: Centers for Disease Control and Prevention, <http://www.cdc.gov/>; Wisconsin Dept. of Health & Family Services, <http://www.dhfs.state.wi.us/>; the American Indoor Air Quality Council certifies mold remediation firms <http://www.iaqcouncil.org/>

Contact: Information on dealing with these indoor air pollutants is available from the U.S. Environmental Protection Agency (EPA), <http://www.epa.gov/iaq>; or Indoor Air Quality Information Clearinghouse (IAQ INFO), P.O. Box 37133, Washington, D.C. 20013-7133, (800) 438-4318 or (703) 356-4020, Fax: (703) 356-5386.

Landlord/Tenant Relations

For information on landlord/tenant related issues contact:

- Milwaukee area: Community Advocates, 4906 West Fond du Lac, Milwaukee, WI 53216, (414) 449-4777
- Statewide: Tenant Resource Center, Inc., 1202 Williamson St. Suite A, Madison, WI 53703, for counseling, (608) 257-0006, trc@mail.studentorg.wisc.edu, <http://trc.studentorg.wisc.edu/>.
- For landlord/tenant issues and to order the landlord/tenant publication: Wisconsin Department of Agriculture, Trade and Consumer Protection (DATCP), 2811 Agriculture Drive, Madison, WI 53708-8911, (800) 422-7128, <http://datcp.state.wi.us/cp/consumerinfo/cp/top-complaints/tenants.html>.

Manufactured Housing/Mobile Homes

- For information on mobile home parks, manufactured mobile homes or dealers: Wisconsin Department of Commerce, Division of Safety and Buildings, (608) 264-9596, www.commerce.state.wi.us
- For information on how to buy and finance manufactured homes, and HUD resources on manufactured housing and other specifications and definition of manufactured housing: www.hud.gov/fha/sfh/mhs/mhshome.html
- For information on manufactured housing from the Manufactured Housing Institute: www.mfghome.org

Mortgage Banking

- For information on mortgage banking and other related financial services issues, as well as consumer credit transactions,

Contact: Department of Financial Institutions, 345 W. Washington Avenue, Madison, WI 53703, (608) 261-7578; www.wdfi.org.

Mortgage and Home Buying Information

Several sources of information on mortgages and home buying:

- Bank Rate Monitor: www.bankrate.com (for mortgage rates and guide to mortgages)
- Federal National Mortgage Association (Fannie Mae): (800) 732-6643; www.homepath.com (for homeownership information, home purchasing, awards competitions for local housing organizations and a listing of Fannie Mae properties for sale)
- HSH Associates: (800) 873-2837; www.hsh.com (for mortgage and rate information)
- Inman: www.inman.com (real estate news service)
- Iown.com: www.iown.com (mortgage and home buying information)
- www.homestore.com (mortgage qualifier, home affordability, calculate your payments)
- www.disabilities.gov (housing, income support, renting, accessibility)
- Mortgage Bankers Association of America: www.mbaa.org (look for the consumer information section)
- Mortgage Market Information Services: www.interest.com (for current mortgage rate by State and local lenders as well as information and links to housing and mortgage organizations)
- National Association of Homebuilders: www.nahb.org (for list of publications, resources, and information on local builders as well as links to many lending institutions)
- National Association of Realtors: www.realtor.com

Property Tax Deferral Loan Program – WHEDA

- Offers loans to assist lower income owner occupants over age 65 with property taxes so residents with sufficient home equity and limited disposable income can pay all their taxes on time. Reimbursement is not required until the home is sold.

Contact: Wisconsin Housing and Economic Development Authority, P.O. Box 1728, Madison, WI 53701-1728, (800) 334-6873; www.wheda.com

Real Estate

For information on real estate agent, appraiser and inspector issues contact:

- Wisconsin Department of Regulation and Licensing, (608) 266-5511, extension 43 for agent and inspector; dorl@drl.state.wi.us
- HUD real estate settlement procedures: www.realtor.com or www.hud.gov/fha/sfh/res/respa.hm.html

Relocation

Relocation Assistance--Under Wisconsin Relocation Law, public agencies and local governments undertaking publicly-funded activity that displaces persons from their homes, farms or businesses are required to file a relocation plan with the state's Relocation Unit. The overall goal is to minimize the hardship to persons affected by the public project.

Links to Information

- Chapter 32, Wisconsin Statutes, <http://www.legis.state.wi.us/statutes/97Stat0032.pdf>
- Comm 202, Wisconsin Administrative Code, <http://www.legis.state.wi.us/rsb/code/comm/comm202.pdf>
- Federal Acquisition, Appraisal and Relocation Law, <http://www.fhwa.dot.gov/realestate/act.htm>
- HUD Relocation Assistance, <http://www.hud.gov/offices/cpd/library/relocation/rarap.pdf>

Contact: Dept. of Commerce, Deanna Loewenhagen, (608) 264-7822, dloewenhagen@commerce.state.wi.us for further assistance.

Supported Living Programs -- Health & Family Services, WI Dept. of (DHFS)

- Provides funding to counties to assist eligible low-income long-term care recipients including elderly persons and adults or minors with physical, developmental or severe or persistent mental illness disabilities for health, safety and accessibility in owner-occupied or rental housing.
- Program areas include--Community Options Program (COP), Community Integration Program (CIP), Katie Beckett and medical assistance.

Contact:

- A local human services agency;
- For elderly and assisted living households, contact a local County Aging Office or Bureau of Aging and Long Term Care and Resources, 1 W. Wilson Street, P.O. Box 7851, Madison, WI 53707-7851, (608) 266-2536;
- Bureau of Developmental Disabilities Services, (608) 266-0805;
- Division of Supportive Living, (608) 224-5070 or (800) 362-1290;
- Bureau of Quality Assurance, (608) 266-8481; <http://www.dhfs.state.wi.us/> (click on Programs & Services)
- Wisconsin Health & Family Services/Wisconsin Housing & Economic Development <http://www.wiaffordableassistedliving.org/>

Universal Design

- Increases the usability of home by people of all ages, sizes and abilities, <http://www.aarp.org/universalhome/>

Urgent Need Housing Programs

For addressing emergency housing needs experienced by low-income people in various communities contact:

- In Milwaukee: A-Call, (414) 302-6633
- In large cities: city planning or community development office (see page 21)
- In non-metropolitan areas for emergency housing crises and volunteer home repair services: Rural Housing, Inc, 4506 Regent St, Madison, WI 53705, (608) 238-3448
- Local Red Cross, Salvation Army or county social services for emergency aid
- Damages due to a local disaster: Roxanne Gray, grayr@dma.state.wi.us, Bureau of Field Services and Disaster Resources, Military Affairs, (608) 242-3211

- Energy Crisis, Wisconsin Home Energy Assistance Program (WHEAP): Contact your county/local agency or the Energy Services Office at, (608) 267-3680, DOA, P.O. Box 7868, Madison, WI 53707-7868, www.heat.state.wi.us
- "Don't Borrow Trouble" hotline staffed by the Metropolitan Milwaukee Fair Housing Council regarding questions about mortgages, refinancing, debt consolidation or home repair loans, (414) 278-9190.

HUD Approved Housing Counseling Agencies in Wisconsin

HUD Approved Housing Counseling Agencies in WISCONSIN 04/02/01. Agencies with a dash (-) have not been individually HUD approved, but are affiliates of one of the HUD funded National Intermediaries.

-ACORN HOUSING CORPORATION 152 W. Wisconsin Ave. #731, Milwaukee, WI 53203 Phone: 414-273-1905 Fax: 414-276-8191 Type of Counseling: Prepurchase, Default/Foreclosure.

CAREER YOUTH DEVELOPMENT, INC 2601 N. Dr. Martin Luther King, Jr. Dr., Milwaukee, WI 53212 Phone: 414-264-6888 Fax :414-264-5622 Type of Counseling: Prepurchase.

-CATHOLIC CHARITIES BUREAU HOUSING COUNSELING PROGRAM 1416 Cumming Ave., Superior, WI 54880-1720 Phone: 888-831-8446 Fax: 715-394-5951 E-mail: jsaari@ccbsuperior.org Type of Counseling: Default/Foreclosure, Prepurchase, Home Equity Conversion Mortgage, Rental.

-CATHOLIC CHARITIES OF THE DIOCESE OF LA CROSSE, INC 200 Washington St., Wausau, WI 54403 Phone: 715-849-3311 Fax: 715-849-8414 E-mail: wcash@catholiccharitieslax.org Type of Counseling: Prepurchase, Default/Foreclosure, Rental.

COALITION OF WISCONSIN AGING GROUPS, INC 2850 Dairy Dr., Ste. 100, Madison, WI 53718 Phone: 608-224-0606 Fax: 608-224-0607 E-mail: carolmat@midplains.net Type of Counseling: Home Equity Conversion Mortgage.

COMMUNITY ACTION, INC 2300 Kellogg Ave., Janesville, WI 53546-5921 Phone: 608-755-2470 Fax: 608-755-2246 E-mail: action@genevaonline.com Type of Counseling: Default/Foreclosure, Rental, Prepurchase.

COMMUNITY ACTION, INCORPORATED 1545 Hobbs Dr., Delavan, WI 53115-2027 Phone: 262-728-8296 Fax: 262-728-8294 E-mail: action@genevaonline.com Type of Counseling: Default/Foreclosure, Rental, Prepurchase.

COMMUNITY DEVELOPMENT AUTHORITY OF THE CITY OF MADISON Madison Municipal Bldg., Suite 318, 215 Martin Luther King Jr. Blvd., Madison, WI 53710 Phone: 608-266-4675 Fax: 608-264-9291 E-mail: jpien@ci.madison.wi.us Type of Counseling: Prepurchase, Rental.

DANE COUNTY HOUSING AUTHORITY 2001 W. Broadway, #1, Monona, WI 53713-3707 Phone: 608-224-3636 Fax: 608-224-3632 E-mail: pgorham@dcha.net Type of Counseling: Home Equity Conversion Mortgage, Default/Foreclosure, Prepurchase.

HOME BUYING COUNSELING 217 W. Wisconsin Ave., Ste. 207, Waukesha, WI 53186 Phone: 262-522-1230 Fax: 262-522-1233 Type of Counseling: Prepurchase.

HOUSING RESOURCES, INC 4850 W. Fond du Lac Ave., Milwaukee, WI 53216 Phone: 414-445-5880 Fax: 414-445-5870 Type of Counseling: Prepurchase, Default/Foreclosure, Home Equity Conversion Mortgage.

-NEIGHBORHOOD HOUSING SERVICES OF BELOIT, INC 156 St. Lawrence Ave., Beloit, WI 53511
Phone: 608-362-9051 Fax: 608-362-7226 E-mail: vbyerly@nhsofbeloit.com Type of Counseling:
Default/Foreclosure, Rental, Prepurchase.

-NEIGHBORHOOD HOUSING SERVICES OF GREEN BAY, INC 700 Cherry St., Green Bay, WI 54301
Phone: 920-448-3075 Fax :920-448-3078 E-mail: noel@nhsgb.org Type of Counseling: Prepurchase,
Default/Foreclosure.

-NEIGHBORHOOD HOUSING SERVICES OF KENOSHA, INC 1119 60th St., Kenosha, WI 53140
Phone: 262-652-6766 Fax: 262-652-8108 E-mail: domenick@execpc.com Type of Counseling:
Prepurchase, Rental.

-NEIGHBORHOOD HOUSING SERVICES OF MILWAUKEE, INC 635 N. 35th St., Milwaukee, WI 53208
Phone: 414-344-3013 Fax: 414-344-3196 Type of Counseling: Prepurchase.

-NEIGHBORHOOD HOUSING SERVICES OF RICHLAND COUNTY, INC 133 N. Central Park, Rm 220,
Richland Center, WI 53581 Phone: 608-647-4949 Fax: 608-647-8792 E-mail: nhsrewi@mwt.net Type of
Counseling: Default/Foreclosure, Prepurchase.

RACINE/KENOSHA COMMUNITY ACTION AGENCY, INC 2113 N. Wisconsin St., Racine, WI 53402
Phone:262-637-8377 Fax:262-637-6419 E-mail: r/kaa@execdc.com Type of Counseling: Rental,
Default/Foreclosure, Home Equity Conversion Mortgage.

SOUTH COMMUNITY ORGANIZATION 1635 South 8th St., Milwaukee, WI 53204
Phone: 414-643-7913 Fax: 414-643-5972 Type of Counseling: Prepurchase, Default/Foreclosure,
Rental.

TENANT RESOURCE CENTER 1202 Williamson St., Ste. A, Madison, WI 53703
Phone: 608-257-0006 Fax: 608-286-0804 E-mail: trc@mail.studentorg.wisc.edu Type of Counseling:
Rental.

WAUKESHA COUNTY DEPARTMENT OF AGING 25042 W. Northview Rd., Waukesha, WI 53188
Phone: 262-548-7848 Fax: 262-896-8273 Type of Counseling: Home Equity Conversion Mortgage,
Rental.

WISCONSIN HOUSING AND ECONOMIC DEVELOPMENT AUTHORITY 201 W. Washington Ave,
Suite 700, Madison, WI 53701-1728 Phone: 608-266-7884 Fax: 608-267-1099 Type of Counseling:
Prepurchase, Rental.

-WISCONSIN PARTNERSHIP FOR HOUSING DEVELOPMENT INC (THE) 121 S. Pinckney St., Suite
200, Madison, WI 53703 Phone: 608-258-5560 Fax: 608-258-5565 E-mail: billrienke@whpd.org Type of
Counseling: Home Equity Conversion Mortgage, Default/Foreclosure, Rental, Prepurchase.

WEATHERIZATION OPERATORS AND SERVICE AREAS

- ADVOCAP, Inc.**, (920) 426-0150, Oshkosh, tomr@advocap.org, serving Fond du Lac, Winnebago and Green Lake Counties.
- Ashland County Housing Authority**, (715) 274-8311, Mellen, roger@baystat.net serving Ashland, Bayfield, Iron, Oneida and Vilas Counties.
- CAP Services, Inc.**, (715) 343-7140, Stevens Point, molson@capmail.org, serving Marquette, Portage, Waupaca, and Waushara Counties.
- Central Wisconsin CAC, Inc.**, (608) 254-8353, Lake Delton, serving Adams, Columbia, Juneau and Sauk Counties.
- City of Superior**, (715) 394-0278, Superior, matsons@ci.superior.wi.us, serving Douglas County.
- Community Action, Inc. of Rock and Walworth Counties**, (608) 755-2463, Janesville, energydoctor@jvl.net serving Rock and Walworth Counties.
- Couleecap, Inc.**, (608) 634-7381, Westby, randyp@couleecap.org, serving Crawford, La Crosse, Monroe and Vernon Counties.
- Hartford Community Development Authority**, (262) 673-8215, Hartford, serving Dodge and Washington Counties.
- Indianhead CAA**, (715) 532-5594, Ladysmith, jerrye@ricelakeinter.net, serving Burnett, Clark, Price, Rusk, Sawyer, Taylor and Washburn Counties.
- La Casa de Esperanza, Inc.**, (262) 513-9274, Waukesha, andyguz@execpc.com, serving Jefferson and Waukesha counties along with portions of Milwaukee County (excludes City of Milwaukee).
- NEWCAP, Inc.**, (920) 834-4621 x 119, Oconto, davetempleton@newcap.org, serving Brown, Florence, Forest, Marinette, Oconto and Shawano Counties.
- North Central CAP, Inc.**, (715) 424-2581, Wisconsin Rapids, pamnccap@charter.net, serving Langlade, Lincoln, Marathon and Wood Counties.
- OIC-GM**, (414) 265-2905, jas1866@aol.com, serving City of Milwaukee.
- Outagamie County Housing Authority**, (920) 731-7566, Appleton, HaroldHosmer@outagamiehousing.us serving Calumet and Outagamie Counties.
- Partners for Community Development, Inc.**, (920) 459-2780 X 101, Sheboygan, luciof@charter.net, serving Manitowoc, Ozaukee, and Sheboygan Counties.
- Project Home**, (608) 246-3739, Madison, phjanr@mailbag.com, serving Green and Dane Counties.
- Racine/Kenosha CAA**, (262) 552-7249, Racine, Trhuck1@aol.com, serving Kenosha and Racine Counties.
- Southwestern Wisconsin CAP**, (608) 935-2326, Dodgeville, H'O'Brien@swcap.org serving Grant, Iowa, Lafayette and Richland Counties.
- West Central Wisconsin CAP**, (715) 265-4271, Glenwood City, kpetererson@wcap.org, serving Barron, Chippewa, Dunn, Pepin, Pierce, Polk and St. Croix Counties.
- Western Dairyland EOC**, (715) 985-2391, Independence, mcanaday@westerndairyland.org, serving Buffalo, Eau Claire, Jackson and Trempealeau Counties.
- Womens Employment Project**, (920) 743-7273, Sturgeon Bay, cgilbert@charterinternet.net, serving Door and Kewaunee Counties.

HOUSING & URBAN DEVELOPMENT CDBG ENTITLEMENT AREAS
 (* Indicates HOME Program Entitlement Areas)

COMMUNITY	PHONE NO.
Appleton	(920) 832-5924
Beloit	(608) 364-6700
Dane County*	(608) 261-9782
Eau Claire*	(715) 839-4943 X 20
Green Bay*	(920) 448-3400
Janesville	(608) 755-3107
Kenosha*	(262) 653-4263
La Crosse*	(608) 789-7512
Madison*	(608) 261-9240
Milwaukee*	(414) 286-5800
Milwaukee County*	(414) 278-4877
Neenah	(920) 751-4661
Oshkosh	(920) 236-5053
Racine*	(262) 636-9151
Sheboygan	(920) 459-3379
Superior	(715) 394-0278
Waukesha*	(262) 548-7920
Wausau	(715) 261-6686
Wauwatosa	(414) 479-8957
West Allis*	(414) 302-8466

HOUSING & URBAN DEVELOPMENT HOME ENTITLEMENT AREAS

COUNTY	PHONE NO.
Rock	(608) 755-3107
Waukesha/Washington/Jefferson/Ozaukee	(262) 650-3634

WISCONSIN INDEPENDENT LIVING CENTERS AND SERVICE AREAS

Access to Independence, (608) 242-8484 or (800) 362-9877, 2345 Atwood Ave., Madison, WI 53704, info@accesstoind.org serving Columbia, Dane, Dodge and Green Counties.

Center for Independent Living for Western Wisconsin, (715) 233-1070 or (800) 228-3287, 2920 Schneider Ave. E., Menomonie, WI 54751, cilww@cilww.com serving Barron, Chippewa, Clark, Dunn, Eau Claire, Rusk, Pepin, Pierce, Polk and St. Croix Counties.

Great Rivers Independent Living Services, (608) 787-1111 or (888) 474-5745, www.greatrivers.org, 4328 Mormon Coulee Rd., La Crosse, WI 54601, advocacy@greatrivers.org serving Buffalo, Crawford, Grant, Iowa, Jackson, Juneau, La Crosse, Lafayette, Monroe, Richland, Sauk, Trempealeau and Vernon Counties.

Independence First, (414) 291-7520, Ext. 221, www.independencefirst.org, 600 W. Virginia St., Milwaukee, WI 53204-1516, kavery@independencefirst.org serving Milwaukee, Waukesha, Ozaukee and Washington Counties.

Midstate Independent Living Consultants, (715) 369-5040 or (800) 311-5044, www.newnorth.net/milc, 203 Schiek Plaza, Rhinelander, WI 54501, milc@newnorth.net, serving Adams, Florence, Forest, Langlade, Lincoln, Marathon, Oneida, Portage, Taylor, Vilas and Wood Counties.

North Country Independent Living, Inc., (715) 392-9118 or (800) 924-1220, 2231 Catlin Ave., Superior, WI 54880, ncild@superior-nfp.org serving Ashland, Bayfield, Burnett, Douglas, Iron, Price, Sawyer and Washburn Counties.

Options for Independence, Inc., (920) 490-0500, Ext. 122, www.optionsil.com, 555 Country Club Road, Green Bay, WI 54307, kittyb@optionsil.org serving Brown, Calumet, Door, Fond du Lac, Green Lake, Kewaunee, Manitowoc, Marinette, Marquette, Menominee, Oconto, Outagamie, Shawano, Sheboygan, Waupaca, Waushara and Winnebago Counties.

Society's Assets, (262) 637-9128 or (800) 378-9128, 5200 Washington Avenue, Suite 225, Racine, WI 53406, karen.olufs@sai-inc.org, serving Jefferson, Kenosha, Racine, Rock and Walworth Counties.

Wisconsin Coalition of IL Centers, (608) 251-9151 or (800) 690-6665, 106 E. Doty St., Ste. 3A, Madison, WI 53703, mryan@gdinet.com.